

2021

MISSOURI PRODUCT LIABILITY INSURANCE REPORT

MISSOURI DEPARTMENT OF COMMERCE & INSURANCE

STATISTIC SECTION

August 2022



DCI

Missouri Department of Commerce & Insurance

DEFINITION OF TERMS

Indemnity Paid: The sum of all payments made during the year for the benefit of insurance claimants before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts that will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Loss Adjustment Expenses: The cost involved in an insurance company's adjustment of losses under a policy.

Loss Reserves: An estimate of the value of a claim or group of claims not yet paid.

Written Premium: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Earned Premium: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Losses Incurred: The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar that is needed to honor a company's promise to pay claims.

EXECUTIVE SUMMARY

Product liability insurance provides coverage for claims arising from the use, handling, or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs, and profitability of this line of insurance.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo, and the Missouri Supplement to Page 19 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of these data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Department of Commerce & Insurance, PO Box 690, Jefferson City, MO 65102-0690. Emails can be addressed to Statistics@insurance.mo.gov.

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MAJOR TRENDS

This section contains graphs depicting trends in product liability for the previous ten years:

Loss Ratio

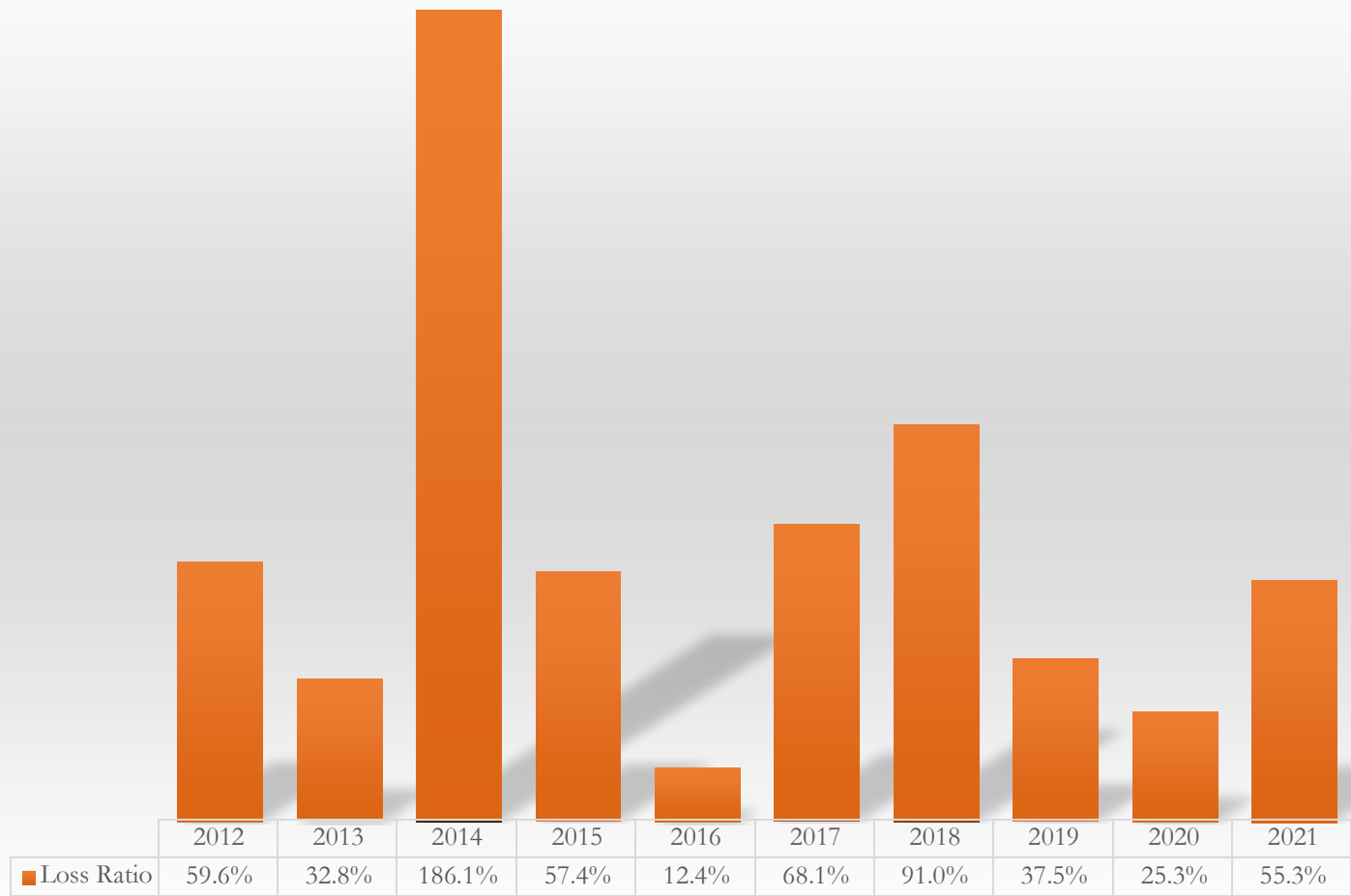
Number of Claims Closed

Average Indemnity Paid for All Paid Claims

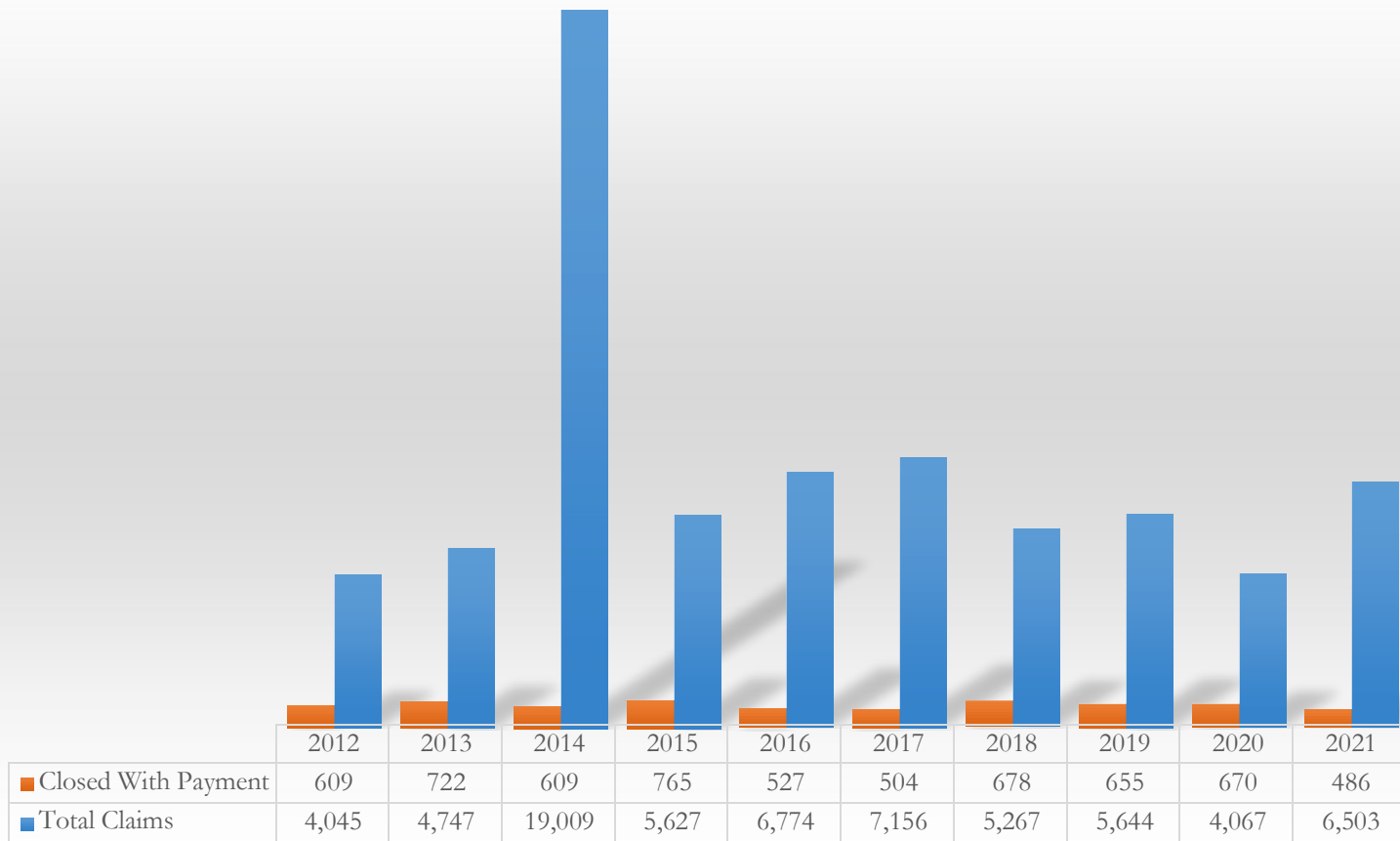
Average Loss Expense for All Paid Claims

Average Closure Time on Payment of Claims

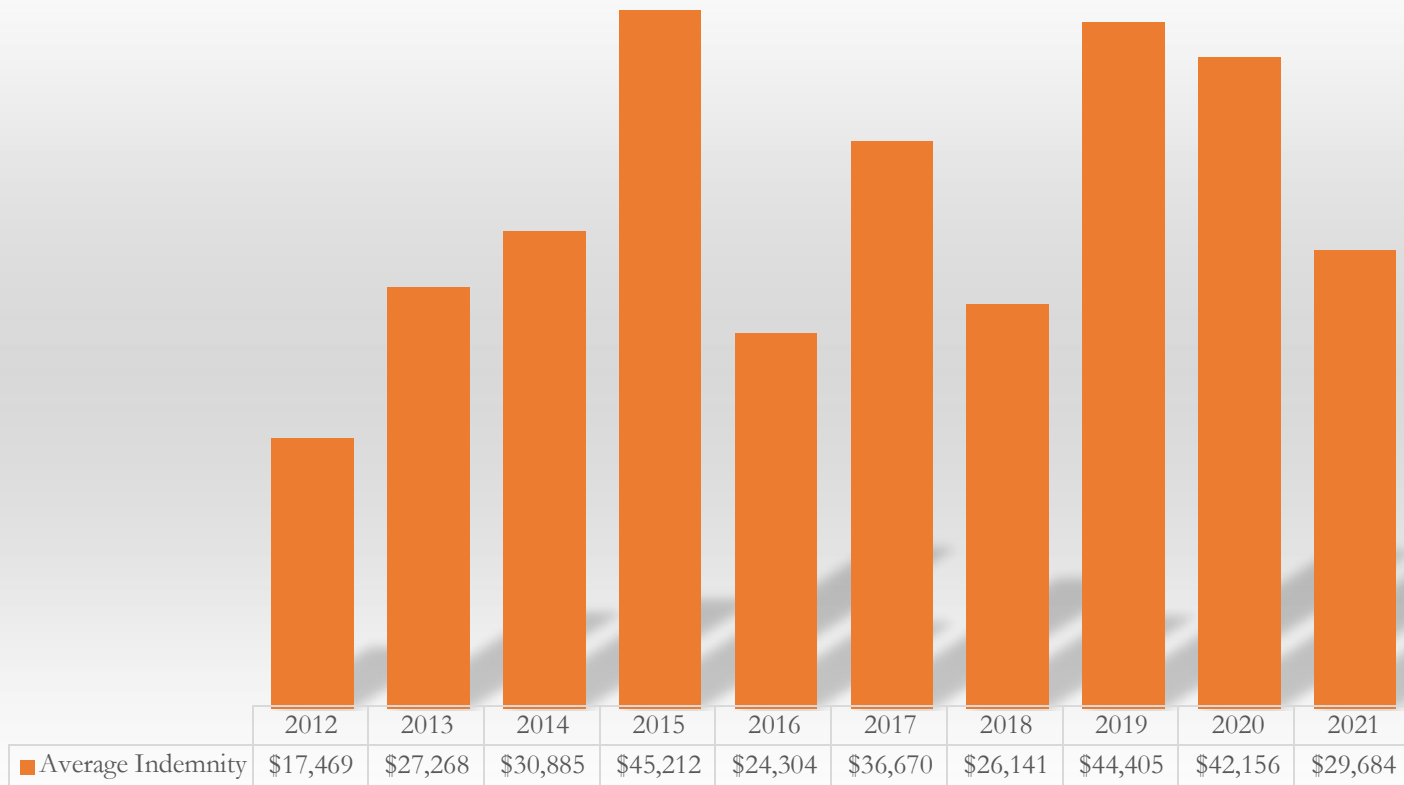
Loss Ratio, 2021



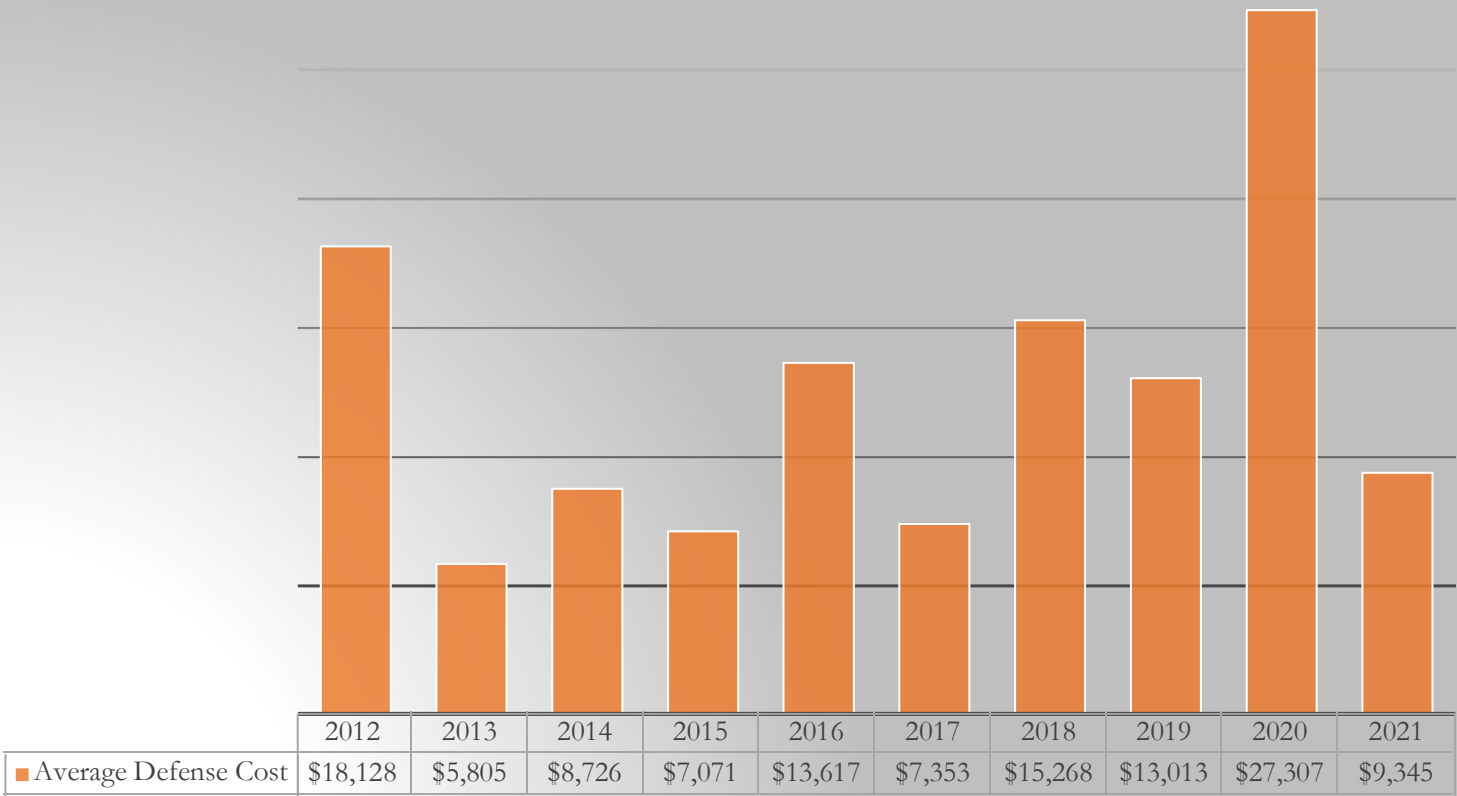
Closed Claims, 2012-2021



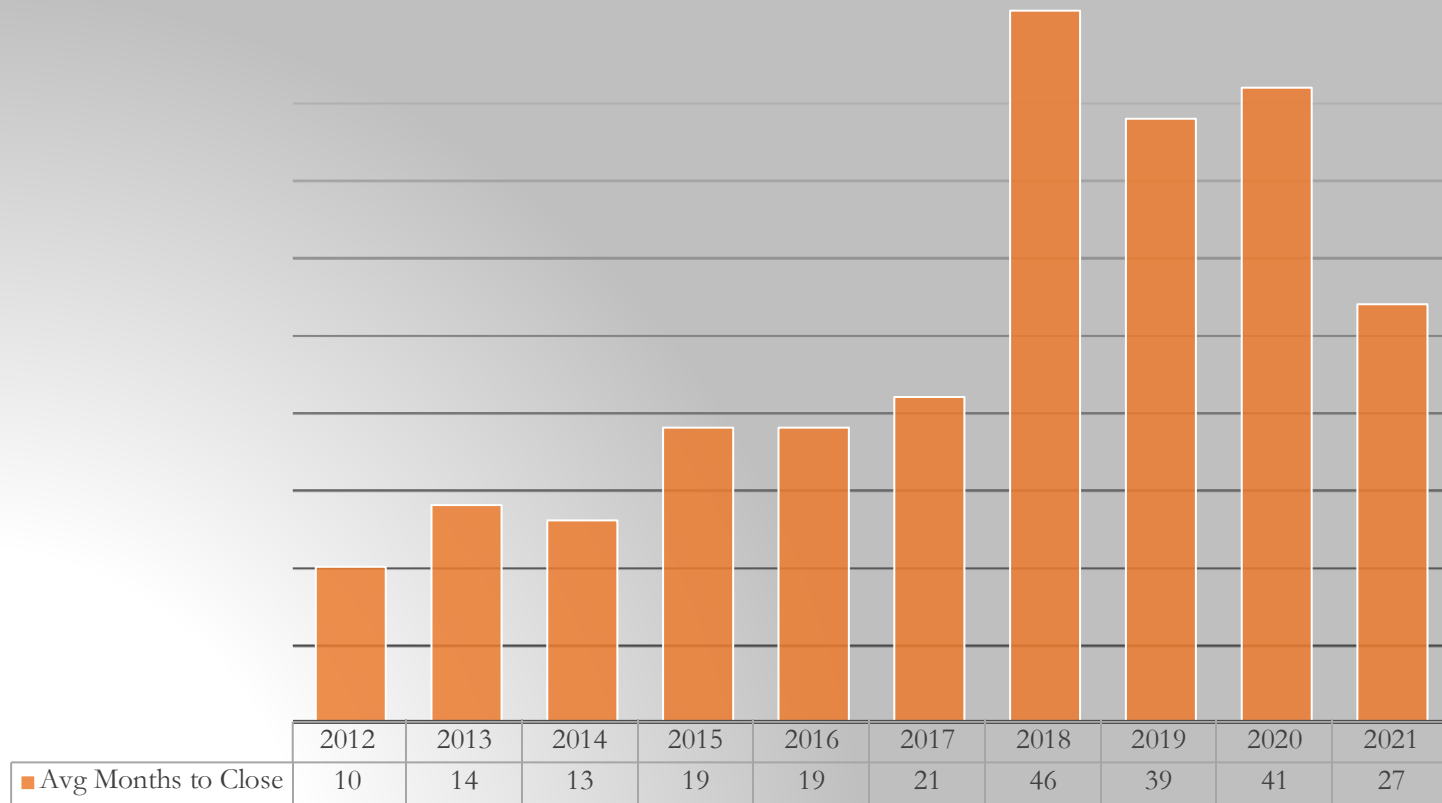
Average Indemnity for Paid Claims



Average Loss Expense for Paid Claims



Average Months to Close on Paid Claims



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for the current year and a ten-year summary.

Summary of Indemnity, 2021							
Indemnity Paid	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
1 - 2,499	36.1%	178	\$836	\$148,777	\$238	\$172	28
2,500 - 4,999	10.8%	53	\$3,635	\$192,675	\$75	\$520	23
5,000 - 74,999	13.2%	65	\$7,151	\$464,847	\$1,353	\$1,265	27
10,000 - 24,999	18.3%	90	\$14,371	\$1,293,429	\$1,427	\$1,270	26
25,000 - 49,999	6.5%	32	\$36,808	\$1,177,845	\$7,916	\$2,436	28
50,000 - 74,999	7.5%	37	\$57,733	\$2,136,127	\$4,655	\$5,837	26
75,000 - 99,999	2.6%	13	\$84,033	\$1,092,431	\$1,521	\$0	23
100,000 - 199,999	2.8%	14	\$122,977	\$1,721,673	\$15,476	\$714	31
200,000 - 299,999	0.6%	3	\$216,667	\$650,000	\$0	\$0	14
300,000 - 399,999	0.6%	3	\$311,667	\$935,000	\$0	\$8,333	45
500,000 - 999,999	0.4%	2	\$689,117	\$1,378,234	\$113,350	\$375,000	53
1,000,000 and Over	0.6%	3	\$1,472,308	\$4,416,924	\$59,163	\$75,000	85
Total	100%	493	\$31,659	\$15,607,962	\$2,696	\$3,162	27

Summary of Indemnity, 2012-2021							
Indemnity Paid	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
1 - 2,499	44.4%	2,766	\$777	\$2,148,401	\$643	\$1,014	19
2,500 - 4,999	12.9%	801	\$3,495	\$2,799,281	\$3,359	\$3,199	27
5,000 - 74,999	11.0%	684	\$6,763	\$4,625,937	\$5,871	\$3,544	25
10,000 - 24,999	13.4%	834	\$15,187	\$12,666,100	\$10,300	\$4,131	28
25,000 - 49,999	7.5%	466	\$34,983	\$16,302,114	\$23,571	\$6,607	40
50,000 - 74,999	4.0%	247	\$57,859	\$14,291,184	\$11,993	\$11,539	33
75,000 - 99,999	1.7%	104	\$83,909	\$8,726,491	\$29,821	\$8,403	32
100,000 - 199,999	2.8%	177	\$135,474	\$23,978,907	\$94,461	\$21,237	37
200,000 - 299,999	0.8%	49	\$241,418	\$11,829,476	\$146,428	\$34,990	47
300,000 - 399,999	0.5%	31	\$331,317	\$10,270,832	\$71,863	\$101,655	38
400,000 - 499,999	0.1%	9	\$456,636	\$4,109,728	\$49,508	\$65,000	42
500,000 - 999,999	0%	28	\$703,560	\$19,699,670	\$162,996	\$166,480	65
1,000,000 and Over	0.6%	36	2,061,817.97	74,225,447.00	161,418.28	182,656.69	40
Total	100%	6,232	\$33,003	\$205,673,568	\$11,403	\$6,176	25

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death.

Summary of Indemnity by Bodily Injury Level, 2021							
Injury Category	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
No Injury Indicated	26.2%	129	\$20,594	\$2,656,666	\$4,137	\$4,046	15
Emotional Only	1.6%	8	\$3,042	\$24,335	\$94	\$219	3
Temporary	2.8%	14	\$14,706	\$205,886	\$12,519	\$506	16
Permanent	44.0%	217	\$24,456	\$5,307,050	\$1,323	\$1,290	28
Death	25%	125	\$59,312	\$7,414,025	\$2,656	\$6,000	42
Total	100%	493	\$31,659	\$15,607,962	\$2,696	\$3,166	27

Summary of Indemnity by Bodily Injury Level, 2012-2021							
Injury Category	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
No Injury Indicated	35.7%	2225	\$19,133	\$42,570,101	\$7,701	\$8,595	8
Emotional Only	1.3%	80	\$5,539	\$443,157	\$2,819	\$1,380	8
Temporary	13.4%	838	\$19,535	\$16,370,385	\$7,953	\$7,562	11
Permanent	34.3%	2136	\$49,128	\$104,936,754	\$20,841	\$3,790	41
Death	15.3%	953	\$43,393	\$41,353,171	\$2,649	\$5,061	42
Total	100%	6232	\$33,003	\$205,673,568	\$11,403	\$6,176	25

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage.

Summary of Indemnity by Severity of Property Damage, 2021							
Property Damage Category	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
No Property Damage Indicated	74.6%	368	\$35,632	\$13,112,518	\$2,202	\$2,823	31
Minor Property Damage	5.7%	28	\$11,244	\$314,829	\$1,604	\$5,021	7
Intermediate Damage	14.0%	69	\$20,680	\$1,426,904	\$4,688	\$2,313	16
Property Destroyed	6%	28	\$26,918	\$753,711	\$5,365	\$7,919	22
Total	100%	493	\$31,659	\$15,607,962	\$2,696	\$3,166	27

Summary of Indemnity by Severity of Property Damage, 2012 - 2021							
Property Damage Category	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
No Property Damage Indicated	64.0%	3988	\$39,475	\$157,426,746.00	\$12,976	\$4,656	35
Minor Property Damage	12.0%	746	\$14,641	\$10,922,327	\$7,568	\$6,655	8
Intermediate Damage	18.4%	1,149	\$20,614	\$23,685,576	\$7,962	\$9,224	7
Property Destroyed	5.6%	349	\$39,080	\$13,638,919	\$12,965	\$12,482	12
Total	100%	6,232	\$33,003	\$205,673,568	\$11,403	\$6,176	25

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor, and not specified.

Product Liability By Business Classification, 2021							
Business Class	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Subcontractor To Manufacturer	1.2%	6	\$44,669	\$268,011.00	\$4,437.33	\$1,834	15
Manufacturer	83.0%	409	\$32,570	\$13,321,259	\$2,289	\$2,428	31
Wholesaler	0.2%	1	\$600	\$600	\$0	\$0	0
Retailer	6.3%	31	\$6,412	\$198,763	\$747	\$3,157	4
Servicer - Repairer	7.7%	38	\$42,484	\$1,614,398	\$6,991	\$11,530	9
Distributor	1.6%	8	\$25,616	\$204,931	\$9,660	\$2,593	14
Total	100%	493	\$31,659	\$15,607,962	\$2,696	\$3,166	27

Product Liability By Business Classification, 2012-2021							
Business Class	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Subcontractor To Manufacturer	4.2%	263	\$52,540	\$13,817,975.00	\$16,955	\$14,171	15
Manufacturer	70.4%	4,386	\$35,209	\$154,428,842	\$12,566	\$4,150	30
Wholesaler	0.7%	44	\$23,307	\$1,025,529	\$11,185	\$21,268	23
Retailer	10.8%	670	\$16,386	\$10,978,447	\$3,189	\$7,802	8
Servicer - Repairer	8.5%	528	\$25,679	\$13,558,700	\$9,565	\$10,095	11
Distributor	5.5%	341	\$34,792	\$11,864,075	\$11,186	\$14,862	21
Total	100%	6,232	\$33,003	\$205,673,568	\$11,403	\$6,176	25

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous.

Product Liability By Place of Loss, 2021							
Location of Loss	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Auto	5.1%	25	\$46,531	\$1,163,282.00	\$7,967	\$12,875	4
Home	16.6%	82	\$18,918	\$1,551,292	\$3,961	\$2,472	15
Office	1.2%	6	\$149,979	\$899,874	\$13,346	\$83,333	27
Plant	1.2%	6	\$125,516	\$753,095	\$35,987	\$58,333	30
Other	75.9%	374	\$30,055	\$11,240,419	\$1,361	\$498	31
Total	100%	493	\$31,659	\$15,607,962	\$2,696	\$3,166	27

Product Liability By Place of Loss, 2012-2021							
Place of Loss	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Auto	4.2%	262	\$26,031	\$6,820,087.00	\$6,072	\$10,373	10
Home	30.6%	1910	\$10,957	\$20,928,551	\$6,429	\$4,942	8
Office	2.5%	154	\$69,885	\$10,762,348	\$12,546	\$32,943	17
Plant	3.4%	210	\$148,149	\$31,111,301	\$28,506	\$31,154	30
Other	59.3%	3696	\$36,810	\$136,051,281	\$13,333	\$3,982	35
Total	100%	6232	\$33,003	\$205,673,568	\$11,403	\$6,176	25

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims.

Claims by Business Class, 2021							
Business Class	Claims	Paid Claims	% of Total Paid claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims
Asbestos Goods Mfg	5,656	290	58.8%	\$31,850	\$9,236,500	\$147	\$0
Manufacturers - Noc	182	43	8.7%	\$47,412	\$2,038,725	\$5,755	\$18,023
Electrical Equipment	121	42	8.5%	\$30,451	\$1,278,956	\$8,731	\$3,061
Gasoline Stations	17	14	2.8%	\$9,406	\$131,683	\$0	\$3,363
Auto Repair Shops/Dismantling	9	8	1.6%	\$129,459	\$1,035,669	\$24,809	\$32,575
Plumbing	13	8	1.6%	\$14,848	\$118,782	\$0	\$313
Appliances And Accessories	23	7	1.4%	\$22,785	\$159,494	\$10,509	\$429
Surveyors-Land-Not In Actual Construction	14	5	1.0%	\$18,870	\$94,349	\$820	\$17,030
Gas, Steam, Water, And Sewer Mains	9	5	1.0%	\$16,728	\$83,639	\$725	\$200
Machinery Parts, Or Equipment-Use,mfg	14	5	1.0%	\$29,551	\$147,753	\$29,856	\$400
Discount/Variety Stores	11	5	1.0%	\$454	\$2,270	\$0	\$880
Contractors - Noc	9	3	0.6%	\$35,324	\$105,973	\$2,496	\$4,000
Refrigeration	28	3	0.6%	\$50,602	\$151,807	\$4,399	\$0
Frozen Foods	9	3	0.6%	\$2,833	\$8,500	\$1,726	\$0
Food Products - Not Dry	4	3	0.6%	\$1,340	\$4,019	\$250	\$0
Food Products - Dry	11	3	0.6%	\$280	\$841	\$0	\$0
Furniture/Fixtures/Upholstery	3	3	0.6%	\$5,893	\$17,678	\$0	\$0
Wheel And Tire Mfg	3	3	0.6%	\$8,287	\$24,861	\$232	\$8,500
Oil, Fuel, Gas - Co And Distributors	5	2	0.4%	\$28,658	\$57,316	\$0	\$2,000
Concrete And Asphalt Construction	31	2	0.4%	\$97,500	\$195,000	\$11,083	\$1
Heating And Air Conditioning	4	2	0.4%	\$8,294	\$16,588	\$0	\$1,201
Carpentry And Floor Coverings	8	2	0.4%	\$9,581	\$19,161	\$0	\$1,750
Metal Erection	2	2	0.4%	\$12,000	\$24,000	\$20,765	\$17,500
Grocery Stores/Markets/Commissaries	25	2	0.4%	\$1,215	\$2,430	\$744	\$2,694

Claims by Business Class, 2021							
Business Class	Claims	Paid Claims	% of Total Paid claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims
Auto, Bus, Truck - Parts And Supplies	3	1	0.2%	\$140	\$140	\$0	\$0
Boat Storage Or Marinas	1	1	0.2%	\$2,500	\$2,500	\$0	\$500
Railroad/Train Mfg/Construction	1	1	0.2%	\$93,345	\$93,345	\$0	\$0
Electric Cables, Conduit, And Wiring	5	1	0.2%	\$900	\$900	\$0	\$2,000
Elevator, Escalator, Moving Sidewalk	1	1	0.2%	\$749	\$749	\$0	\$0
Wax/Paint/Varnish/Painting	2	1	0.2%	\$7,275	\$7,275	\$0	\$500
Gardening Equipment And Landscaping	3	1	0.2%	\$1,933	\$1,933	\$0	\$500
Mining/Dredging/Dock Oper/Excavation	3	1	0.2%	\$7,146	\$7,146	\$0	\$1,250
Salt, Phosphates, And Lime	1	1	0.2%	\$10,800	\$10,800	\$0	\$0
Masonry, Plastering, Marble, Or Tile	2	1	0.2%	\$810	\$810	\$0	\$500
Roofing	3	1	0.2%	\$175,000	\$175,000	\$15,325	\$10,000
Meat, Fish, Poultry, And Seafood	4	1	0.2%	\$56,088	\$56,088	\$56,088	\$1,900
Fruit/Vegetables/Orchards/Vineyards	3	1	0.2%	\$2,835	\$2,835	\$0	\$0
Crop Spraying And Pesticides	1	1	0.2%	\$41,672	\$41,672	\$0	\$13,647
Lumber-Wood Mfg/Pruning/Trimming	2	1	0.2%	\$500	\$500	\$3,228	\$10,000
Ladders, Hoists, And Scaffolds	1	1	0.2%	\$30,000	\$30,000	\$21,189	\$1,200
Chemical Mfg/Chemists	39	1	0.2%	\$895	\$895	\$0	\$900
Cans, Drums, And Metal Containers	1	1	0.2%	\$12,500	\$12,500	\$30,235	\$0
Farms/Ranches	4	1	0.2%	\$1,000	\$1,000	\$0	\$0
Auto, Bus, Truck - Mfg And Assembling	3	1	0.2%	\$60,000	\$60,000	\$0	\$2,500
Recreational Vehicle Mfg	1	1	0.2%	\$10,000	\$10,000	\$15,122	\$0
Model Homes	1	1	0.2%	\$42,261	\$42,261	\$2,991	\$40,000
Cosmetics	1	1	0.2%	\$300	\$300	\$0	\$0
Exercise/Sporting Goods And Equip/Bikes	2	1	0.2%	\$2,395	\$2,395	\$0	\$1
Pipe Mfg	1	1	0.2%	\$14,897	\$14,897	\$0	\$0
Pipelines/Wells	2	1	0.2%	\$4,777	\$4,777	\$0	\$1,250

Claims by Business Class, 2021							
Business Class	Claims	Paid Claims	% of Total Paid claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims
Bottle And Jar Mfg	1	1	0.2%	\$68,750	\$68,750	\$6,509	\$75,000
Janitorial Services	1	1	0.2%	\$2,500	\$2,500	\$0	\$0
Office Machines, Computers - Other	1						
Valves, Pumps, Compressors Mfg	3						
Insulation - Other Than Asbestos	1						
Carpet And Furniture Cleaning	1						
Furs, Fabrics And Other Clothing	4						
Photographic Equipment And Supplies	1						
Alarms And Detection Devices	5						
Farm Machinery	1						
Medical Equipment/Instruments/Offices	16						
Water Softening Equipment	1						
Building Materials	2						
Fences	1						
Drilling/Shaft Sinking	1						
Concessionaires	1						
Restaurants - Serve No Alcohol	15						
Restaurants - Serve Alcohol	21				0.00		
Animal Feed	1						
Baby Food	1						
Beverage Bottler - Non-Alcoholic	1						
Door And Windows Mfg	2						
Hardware, Home Improvement Stores	4						
Adhesive And Abrasive Goods	2						
Aerosol Containers	1						
Tool Mfg	2						

Claims by Business Class, 2021							
Business Class	Claims	Paid Claims	% of Total Paid claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims
Sales Or Service Org	1						
Vending Machines Mfg	3						
Instrument Mfg/Tuning	1						
Lights, Lanterns, And Lamps	1						
Jewelry And Watches	1						
Laboratories	1						
Plastic, Rubber Goods - Mfg	84				0.00		
Packaging/Packing/Mail Order	8						
Discontinued Operations	7						
Clubs/Conventions	8						
Buildings/Premises Bank Or Office	3						
Pipeline Construction (Oil)	1						
Fire Dept/Patrol	1						
Total	6,513	493	100.0%	\$31,659	\$15,607,962	\$2,696	\$3,166

Claims by Business Class, 2012-2021								
Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense on Paid Claims	Average Initial Reserve	Average Months to Close
Asbestos Goods Mfg	40,877	2,608	38.9%	\$30,369	\$79,203,081	\$14,142	\$151	42
Surveyors-Land-Not In Actual Construction	14,483	104	1.6%	\$62,511	\$6,501,149	\$20,026	\$11,918	25
Appliances And Accessories	2,556	1,085	16.2%	\$6,153	\$6,675,493	\$1,066	\$4,097	3
Manufacturers - Noc	1,693	247	3.7%	\$188,884	\$46,654,350	\$25,187	\$6,628	41
Restaurants - Serve No Alcohol	1,465	165	2.5%	\$2,723	\$449,216	\$989	\$2,453	6
Restaurants - Serve Alcohol	940	221	3.3%	\$4,380	\$967,979	\$738	\$3,613	5
Chemical Mfg/Chemists	832	183	2.7%	\$26,089	\$4,774,322	\$7,047	\$7,727	22
Plastic, Rubber Goods - Mfg	739	29	0.4%	\$32,306	\$936,862	\$36,522	\$13,886	19
Food Products - Not Dry	501	58	0.9%	\$20,270	\$1,175,634	\$2,967	\$2,668	9
Food Products - Dry	280	78	1.2%	\$18,708	\$1,459,217	\$7,159	\$1,918	5
Plumbing	243	140	2.1%	\$13,210	\$1,849,330	\$1,727	\$4,034	8
Contractors - Noc	222	107	1.6%	\$50,759	\$5,431,200	\$22,602	\$27,143	18
Electrical Equipment	213	76	1.1%	\$98,097	\$7,455,343	\$26,190	\$11,091	26
Heating And Air Conditioning	168	75	1.1%	\$22,396	\$1,679,722	\$7,857	\$3,249	11
Concrete And Asphalt Construction	168	25	0.4%	\$156,475	\$3,911,883	\$119,519	\$82,258	20
Frozen Foods	166	57	0.9%	\$5,807	\$330,981	\$848	\$2,161	6
Machinery Parts, Or Equipment-Use,mfg	156	61	0.9%	\$313,746	\$19,138,501	\$45,408	\$51,660	24
Grocery Stores/Markets/Commissaries	154	48	0.7%	\$28,376	\$1,362,046	\$1,851	\$12,599	11
Carpentry And Floor Coverings	152	66	1.0%	\$30,017	\$1,981,091	\$10,633	\$11,476	18
Meat, Fish, Poultry, And Seafood	146	48	0.7%	\$7,964	\$382,295	\$12,556	\$2,511	11
Furs, Fabrics And Other Clothing	135	91	1.4%	\$3,928	\$357,419	\$18,417	\$1,878	4
Clubs/Conventions	134	47	0.7%	\$32,883	\$1,545,489	\$23,918	\$5,457	15
Furniture/Fixtures/Upholstery	129	63	0.9%	\$15,509	\$977,080	\$6,284	\$9,846	11
Concessionaires	123	10	0.1%	\$9,185	\$91,850	\$435	\$9,561	6
Candy Or Confectionary Products	105	41	0.6%	\$854	\$35,007	\$330	\$861	6

Claims by Business Class, 2012-2021								
Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense on Paid Claims	Average Initial Reserve	Average Months to Close
Auto Repair Shops/Dismantling	101	61	0.9%	\$14,709	\$897,250	\$2,453	\$15,846	5
Deli, Caterers, And Cafeterias	88	10	0.1%	\$1,621	\$16,206	\$7	\$1,145	3
Gasoline Stations	84	53	0.8%	\$15,291	\$810,442	\$0	\$7,007	4
Roofing	76	32	0.5%	\$33,023	\$1,056,739	\$52,325	\$20,389	20
Auto, Bus, Truck - Parts And Supplies	67	27	0.4%	\$13,519	\$365,009	\$7,025	\$7,673	22
Wax/Paint/Varnish/Painting	64	16	0.2%	\$192,043	\$3,072,690	\$49,335	\$35,016	8
Electric Cables, Conduit, And Wiring	57	16	0.2%	\$89,208	\$1,427,323	\$5,212	\$5,166	7
Animal Feed	52	17	0.3%	\$29,223	\$496,792	\$5,226	\$8,097	18
Farms/Ranches	49	20	0.3%	\$120,262	\$2,405,230	\$49,883	\$9,378	24
Alcohol, Ammonia, Turpentine, Extract	48	40	0.6%	\$2,055	\$82,206	\$1,625	\$8,960	16
Gas, Steam, Water, And Sewer Mains	47	24	0.4%	\$12,913	\$309,901	\$3,712	\$5,301	10
Farm Machinery	47	23	0.3%	\$36,597	\$841,727	\$6,789	\$10,428	8
Crop Spraying And Pesticides	47	13	0.2%	\$18,161	\$236,089	\$287	\$3,475	7
Discount/Variety Stores	45	37	0.6%	\$1,179	\$43,632	\$1,161	\$999	11
Refrigeration	45	12	0.2%	\$25,690	\$308,277	\$1,187	\$3,834	16
Stores And Distr - No Food Or Drink	43	9	0.1%	\$70,089	\$630,804	\$17,425	\$51,417	14
Glass Dealers And Glaziers	42	19	0.3%	\$34,851	\$662,172	\$24,373	\$8,408	16
Building Materials	42	15	0.2%	\$192,135	\$2,882,020	\$33,774	\$26,867	28
Door And Windows Mfg	42	13	0.2%	\$26,165	\$340,150	\$42,275	\$11,154	33
Masonry, Plastering, Marble, Or Tile	38	16	0.2%	\$24,939	\$399,022	\$23,608	\$1,707	16
Medical Equipment/Instruments/Offices	37	12	0.2%	\$66,249	\$794,987	\$29,303	\$41,583	24
Highways/Bridges/Dams/Subway	35	12	0.2%	\$11,454	\$137,450	\$11,481	\$3,938	21
Gardening Equipment And Landscaping	34	21	0.3%	\$18,918	\$397,279	\$5,236	\$22,584	11
Water Softening Equipment	34	14	0.2%	\$6,843	\$95,797	\$578	\$7,961	5
Valves, Pumps, Compressors Mfg	34	7	0.1%	\$6,206	\$43,445	\$0	\$4,856	4

Claims by Business Class, 2012-2021								
Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense on Paid Claims	Average Initial Reserve	Average Months to Close
Mining/Dredging/Dock Oper/Excavation	33	14	0.2%	\$7,704	\$107,853	\$3,953	\$4,268	17
Lights, Lanterns, And Lamps	33	10	0.1%	\$775	\$7,751	\$287	\$1,260	5
Drug And Pharmaceuticals	33	5	0.1%	\$48,603	\$243,013	\$26,217	\$10,500	21
Fruit/Vegetables/Orchards/Vineyards	31	15	0.2%	\$42,707	\$640,609	\$2,755	\$20,120	21
Exercise/Sporting Goods And Equip/Bikes	31	11	0.2%	\$25,458	\$280,034	\$9,872	\$28,622	32
Cosmetics	31	9	0.1%	\$3,533	\$31,798	\$2,078	\$667	5
Oil, Fuel, Gas - Co And Distributors	30	14	0.2%	\$138,125	\$1,933,751	\$18,925	\$47,364	8
Soap And Detergents	29	17	0.3%	\$11,792	\$200,463	\$54,690	\$2,755	213
Lumber-Wood Mfg/Pruning/Trimming	28	12	0.2%	\$15,291	\$183,495	\$11,342	\$10,217	18
Welding	28	2	0.0%	\$320,000	\$640,000	\$78,953	\$54,450	26
Sales Or Service Org	27	15	0.2%	\$11,943	\$179,138	\$26,847	\$20,667	24
Metal Erection	27	14	0.2%	\$64,363	\$901,081	\$35,748	\$11,008	20
Paper Products	25	6	0.1%	\$221,283	\$1,327,696	\$23,533	\$87,883	16
Hardware, Home Improvement Stores	24	6	0.1%	\$4,325	\$25,950	\$0	\$4,195	5
Wheel And Tire Mfg	23	18	0.3%	\$124,942	\$2,248,949	\$14,482	\$10,955	11
Tool Mfg	23	10	0.1%	\$47,153	\$471,527	\$19,789	\$12,371	21
Alarms And Detection Devices	23	2	0.0%	\$1,000	\$2,000	\$0	\$3,450	3
Beverage Bottler - Non-Alcoholic	22	6	0.1%	\$23,661	\$141,964	\$11,229	\$2,434	18
Batteries	22	6	0.1%	\$27,431	\$164,584	\$2,966	\$7,909	14
Adhesive And Abrasive Goods	22	5	0.1%	\$356	\$1,780	\$10,400	\$12,682	14
Firearms, Ammunition - Mfg And Repair	21	1	0.0%	\$10,000	\$10,000	\$5,709	\$10,000	9
Alcohol, Liquor - Mfg, Distr, Stores	18	7	0.1%	\$18,031	\$126,217	\$88	\$12,404	17
Pipe Mfg	18	5	0.1%	\$46,693	\$233,467	\$87,707	\$6,350	31
Buildings/Premises Bank Or Office	18	4	0.1%	\$1,562	\$6,249	\$266	\$62	3
Condominiums/Hotels/Motels/Dwellings	18	2	0.0%	\$625	\$1,250	\$0	\$2,500	15

Claims by Business Class, 2012-2021								
Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense on Paid Claims	Average Initial Reserve	Average Months to Close
Auto, Bus, Truck - Mfg and Assembling	17	7	0.1%	\$36,914	\$258,395	\$8,795	\$3,536	34
Recreational Vehicle Mfg	17	4	0.1%	\$26,988	\$107,950	\$26,814	\$65,485	27
Office Machines, Computers - Other	17	2	0.0%	\$10,500	\$21,000	\$3,591	\$39,500	25
Fertilizers	16	8	0.1%	\$22,598	\$180,780	\$964	\$2,556	15
Swimming Pools/Saunas	14	8	0.1%	\$6,891	\$55,131	\$7,714	\$4,300	21
Janitorial Services	14	8	0.1%	\$14,500	\$116,003	\$0	\$919	7
Bakeries And Bakery Goods	14	6	0.1%	\$3,897	\$23,384	\$0	\$4,547	1
Communication/Recording Sys/Internet Pro	13	6	0.1%	\$12,369	\$74,214	\$0	\$5,679	11
Insulation - Other Than Asbestos	13	5	0.1%	\$22,067	\$110,335	\$6,133	\$1,150	10
Shoes, Boots, Or Slippers	13	3	0.0%	\$3,091	\$9,274	\$572	\$1,721	7
Tank Bldg/Warehouses/Vacant Bldgs	13	2	0.0%	\$1,250,000	\$2,500,000	\$32,503	\$300,001	23
Textile Mfg	12	4	0.1%	\$21,719	\$86,874	\$24,606	\$9,850	14
Packaging/Packing/Mail Order	12							
Dairy Products	11	4	0.1%	\$257,182	\$1,028,728	\$13,871	\$251,374	17
Contractor Equipment	11	2	0.0%	\$99,500	\$199,000	\$11,832	\$77,500	13
Aircraft Or Aircraft Parts Mfg	11							
Ladders, Hoists, And Scaffolds	10	6	0.1%	\$85,125	\$510,750	\$7,675	\$27,830	25
Bottle And Jar Mfg	10	6	0.1%	\$34,229	\$205,376	\$11,121	\$39,583	24
Carpet And Furniture Cleaning	10	4	0.1%	\$3,658	\$14,633	\$0	\$1,402	2
Water Bottling	10	4	0.1%	\$17,538	\$70,150	\$679	\$8,250	11
Printing/Publishers	10	4	0.1%	\$44,384	\$177,536	\$0	\$53,442	5
Fences	10	3	0.0%	\$8,202	\$24,607	\$7	\$4,500	2
Railroad/Train Mfg/Construction	10	2	0.0%	\$49,814	\$99,628	\$3,957	\$5,000	18
Discontinued Operations	9							
Sign Mfg And Installation	8	6	0.1%	\$15,444	\$92,664	\$1,487	\$22,556	12

Claims by Business Class, 2012-2021								
Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense on Paid Claims	Average Initial Reserve	Average Months to Close
TV Or Radio Or Stereo	8	5	0.1%	\$25,288	\$126,440	\$4,276	\$11,200	15
Seed Merchant	8	5	0.1%	\$71,376	\$356,881	\$74,936	\$4,903	33
Wall And Ceiling Installation	8	2	0.0%	\$15,180	\$30,359	\$11,344	\$5,250	20
Putty Products	8	1	0.0%	\$35,000	\$35,000	\$21,730	\$25,000	17
Athletic Games/Contests/Stadiums	8							
Boiler, Steam Pipes	7	3	0.0%	\$24,733	\$74,200	\$31,358	\$3,335	34
Vending Machines Mfg	7	3	0.0%	\$4,623	\$13,868	\$578	\$4,200	10
Pipelines/Wells	7	3	0.0%	\$75,592	\$226,777	\$310,159	\$8,917	40
Instrument Mfg/Tuning	7	1	0.0%	\$100,000	\$100,000	\$126,256	\$188,160	24
Boats - Use	6	3	0.0%	\$15,106	\$45,318	\$7,141	\$6,833	14
Barber Supplies And Hair Pieces	6	3	0.0%	\$333,917	\$1,001,752	\$53	\$334,167	6
Salt, Phosphates, And Lime	6	2	0.0%	\$5,681	\$11,362	\$0	\$500	2
Mobile Home Parks Or Courts	6	2	0.0%	\$38,250	\$76,500	\$38,915	\$38,750	55
Snow And Ice Removal-Contractor	6	1	0.0%	\$7,500	\$7,500	\$15,339	\$3,500	40
Toys/Games	6							
Brush Or Broom Mfg	5	4	0.1%	\$1,599	\$6,397	\$0	\$1,634	1
Elevator, Escalator, Moving Sidewalk	5	3	0.0%	\$23,479	\$70,438	\$18,444	\$35,000	22
Engine-Turbine-Bearing Mfg	5	3	0.0%	\$133,855	\$401,564	\$65,489	\$605	9
Pet Grooming/Stores/Training	5	3	0.0%	\$60,000	\$180,000	\$6,052	\$5,167	17
Laundry Services	5	2	0.0%	\$1,335	\$2,670	\$0	\$1,791	1
Water And Fire Proofing	5	2	0.0%	\$35,327	\$70,653	\$25,874	\$5,750	34
Metal Extraction And Processing	5	1	0.0%	\$300,000	\$300,000	\$53,765	\$10,000	17
Sand Or Gravel Digging, Quarries	5	1	0.0%	\$29,411	\$29,411	\$0	\$98	6
Wire Goods/Metal Goods	5							
Fumigating	5							

Claims by Business Class, 2012-2021								
Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense on Paid Claims	Average Initial Reserve	Average Months to Close
Tents And Canopies	4	3	0.0%	\$691,667	\$2,075,000	\$3,321	\$666,883	20
Irrigation Equipment	4	3	0.0%	\$11,335	\$34,006	\$4,489	\$8,460	9
Optical And Hearing Goods	4	2	0.0%	\$700	\$1,400	\$0	\$463	10
Car Washes	4	2	0.0%	\$672	\$1,343	\$0	\$500	2
Cutlery, Razors, And Flatware	4	1	0.0%	\$271	\$271	\$0	\$900	1
Freight Forwarders/Truckers	4	1	0.0%	\$170,000	\$170,000	\$39,470	\$200,000	17
Theaters	4	1	0.0%	\$75,000	\$75,000	\$29,377	\$23,265	36
Engineers, Architects, Draftsmen	4							
Match And Charcoal Mfg	4							
Mobile Home/Trailer Mfg	3	3	0.0%	\$3,754	\$11,262	\$840	\$2,167	2
Oil Refineries	3	3	0.0%	\$929	\$2,788	\$0	\$867	3
Governmental Subdv/Offices	3	3	0.0%	\$35,625	\$106,875	\$7,676	\$7,677	34
Grain Elevator Operations	3	2	0.0%	\$91,082	\$182,164	\$10,017	\$35,504	14
Parking-Public/Private Mfg	3							
Ink And Dyes	3							
Jewelry And Watches	3							
Rental Stores	3							
Fire Dept/Patrol	3							
Septic Tanks	2	2	0.0%	\$5,515	\$11,030	\$0	\$8,500	3
Ice Dealers And Distributors	2	2	0.0%	\$5,509	\$11,018	\$0	\$6,250	0
Cans, Drums, And Metal Containers	2	2	0.0%	\$6,600	\$13,200	\$15,118	\$2,500	14
Packing Houses	2	2	0.0%	\$3,292	\$6,584	\$0	\$2,500	2
Animal Boarding/Veterinarians/Stockyards	2	1	0.0%	\$900	\$900	\$0	\$500	0
Bldg Struc/Prefab Mfg/Renovat/Wrecking	2	1	0.0%	\$900,000	\$900,000	\$25,515	\$5,100	19
Boxes And Composition Goods	2	1	0.0%	\$2,500	\$2,500	\$0	\$2,500	1

Claims by Business Class, 2012-2021								
Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense on Paid Claims	Average Initial Reserve	Average Months to Close
Wharf/Waterfront Property	2	1	0.0%	\$15,000	\$15,000	\$18,120	\$5	13
Cotton Goods Mfg/Wool Pulling-Combing	2							
Photographic Equipment And Supplies	2							
Drilling/Shaft Sinking	2							
Lead Mfg	2							
Pencil, Pen, Crayon Or Chalk Mfg	2							
Laboratories	2							
Fiberglass Mfg	2							
Florists	2							
Beauty-Nail Salons/Spas/Tanning Salons	2							
Consultants/Programmers	2							
Boat Storage Or Marinas	1	1	0.0%	\$2,500	\$2,500	\$0	\$500	0
Boat Or Ship Building	1	1	0.0%	\$391,051	\$391,051	\$0	\$400,000	6
Junk And Scrap Dealers	1	1	0.0%	\$9,333	\$9,333	\$19,516	\$10,000	33
Pattern Mfg	1	1	0.0%	\$4,622	\$4,622	\$0	\$8	0
Bolts, Nuts, Nails, Tacks, Screws	1	1	0.0%	\$5,346	\$5,346	\$0	\$8	5
Model Homes	1	1	0.0%	\$42,261	\$42,261	\$2,991	\$40,000	4
Stone And Gem Cutting Or Polishing	1	1	0.0%	\$9,549	\$9,549	\$0	\$15,000	2
Gas Tanks And Fuel Containers Mfg	1	1	0.0%	\$50,000	\$50,000	\$65,119	\$750,000	34
Forestry/Lakes/Fishing/Guides	1	1	0.0%	\$200,000	\$200,000	\$0	\$200,000	21
Campgrounds/Camps/Picnic Grounds	1	1	0.0%	\$1,113	\$1,113	\$0	\$500	1
Nightclubs/Comedy Clubs/Casinos/Enterta	1	1	0.0%	\$500	\$500	\$0	\$5,000	1
Health/Exercise Facilities	1	1	0.0%	\$25,000	\$25,000	\$46,599	\$16,000	28
Churches/Convents/Monasteries	1	1	0.0%	\$250	\$250	\$0	\$500	8
Recycling Centers/Salvage	1	1	0.0%	\$5,000	\$5,000	\$4,898	\$75,000	16

Claims by Business Class, 2012-2021								
Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense on Paid Claims	Average Initial Reserve	Average Months to Close
Ymca/Ywca	1	1	0.0%	\$92,000	\$92,000	\$1,261	\$24,000	11
Auction/Auctioneers	1	1	0.0%	\$203	\$203	\$0	\$500	0
Hazardous Material Contractors	1							
Bowling Lanes	1							
Animal Mounting, Hides, Saddle	1							
Furniture Or Woodwork Stripping	1							
Tobacco Products	1							
Golfmobiles	1							
Baby Food	1							
Aerosol Containers	1							
Vaults And Locks	1							
Sewing Machines	1							
Newspapers, Magazines, Or Books	1							
Cellophane And Cellophane Product Mfg	1							
Leather Goods	1							
Auto Rental Or Leasing	1							
Weighers, Samplers Or Inspectors	1							
Pipeline Construction (Oil)	1							
Amusement Parks/Parks/Playgrounds	1							
Archery Ranges/Rifle-Pistol Ranges	1							
Cemeteries/Crematories/Funeral Homes	1							
Schools - Private/Public	1							
Apartment Bldg/Boarding Rooms	1							
Total	69,311	6,697	100.0%	\$35,506	\$237,782,369	\$11,860	\$6,263	24

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of the claim. Claims settled without payment are reported as disposed in favor of the defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment. The second section presents closed claim data categorized by time intervals to claim resolution.

Claim Disposition, 2021							
Resolution	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Before Court Proceeding Initiated	27.6%	136	\$24,011	\$3,265,451.00	\$4,660	\$4,838	12
Not Specified	0.8%	4	\$115,544	\$462,175	\$2,742	\$6,250	17
Directed Verdict for Defendant	0.2%	1	\$2,500	\$2,500	\$0	\$0	9
Judgement for Plaintiff	0.2%	1	\$1,930	\$1,930	\$1,488	\$2,888	14
Arbitration	0.2%	1	\$575,000	\$575,000	\$176,957	\$250,000	62
All Other, Including Dismissals	71.0%	350	\$32,288	\$11,300,906	\$1,445	\$1,785	33
Total	100.0%	493	\$31,659	\$15,607,962	\$2,696	\$3,166	27

Claim Disposition, 2012-2021							
Resolution	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Before Court Proceeding Initiated	44.5%	2982	\$14,193	\$42,323,794.00	\$2,816	\$6,170	6
Not Specified	0.4%	29	\$42,297	\$1,226,613	\$4,428	\$5,268	14
Directed Verdict for Plaintiff	0.1%	4	\$167,641	\$670,563	\$85,057	\$16,000	36
Directed Verdict for Defendant	0.0%	2	\$5,659,337	\$11,318,674	\$0	\$50	41
Judgement for Defendant	0.0%	2	\$55,000	\$110,000	\$1,020	\$85,511	4
Judgement for Plaintiff	0.2%	16	\$1,286,296	\$20,580,735	\$249,328	\$12,900	31
Judgement for Defendant After Appeal	0.0%	1	\$72,162	\$72,162	\$161,209	\$81,600	92
Judgement for Plaintiff After Appeal	0.0%	1	\$34,730	\$34,730	\$121,166	\$20,000	136
Arbitration	0.2%	12	\$100,927	\$1,211,118	\$48,613	\$23,152	37
All Other, Including Dismissals	54.5%	3,655	\$44,163	\$161,415,693	\$18,030	\$6,244	39
Total	100%	6,704	\$35,645	\$238,964,082	\$11,877	\$6,294	24

Months to Close, 2021							
Months to Close	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
0 - 6	21.9%	108	\$10,042	\$1,084,539	\$158	\$2,484	2
7-12	8.7%	43	\$31,833	\$1,368,824	\$1,345	\$3,504	10
13-18	14.0%	69	\$43,569	\$3,006,266	\$3,050	\$4,064	16
19-24	12.6%	62	\$20,938	\$1,298,146	\$2,405	\$452	22
25-30	7.1%	35	\$15,724	\$550,350	\$3,107	\$0	27
31-36	7.5%	37	\$14,245	\$527,050	\$4,822	\$304	33
37-42	5.7%	28	\$16,750	\$468,997	\$3,210	\$68	39
43-48	4.9%	24	\$46,847	\$1,124,322	\$3,522	\$20,854	45
49-54	6.9%	34	\$17,027	\$578,920	\$1,147	\$510	51
55-60	3.4%	17	\$48,719	\$828,218	\$3,585	\$1,471	56
661-65	1.6%	8	\$92,507	\$740,055	\$27,859	\$34,688	63
67-72	1.4%	7	\$60,996	\$426,973	\$2,069	\$0	68
79-84	0.6%	3	\$5,707	\$17,120	\$0	\$0	83
85-90	0.2%	1	\$14,400	\$14,400	\$0	\$0	85
91-96	0.6%	3	\$4,814	\$14,442	\$0	\$0	92
97-102	0.2%	1	\$100,000	\$100,000	\$68,783	\$0	101
Greater than 108	2.6%	13	\$266,103	\$3,459,340	\$2,064	\$0	124
Total	100.0%	493	\$31,659	\$15,607,962	\$2,696	\$3,166	27

Months to Close, 2012-2021							
Months to Close	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
0 - 6	40.1%	2,686	\$9,339	\$25,084,715	\$1,901	\$2,944	2
7-12	8.6%	578	\$29,935	\$17,302,321	\$3,110	\$7,795	10
13-18	10.4%	697	\$33,302	\$23,211,249	\$6,598	\$7,676	16
19-24	8.7%	586	\$44,548	\$26,105,343	\$10,444	\$14,758	21
25-30	6.1%	409	\$49,807	\$20,371,102	\$15,265	\$5,907	27
31-36	4.4%	294	\$45,964	\$13,513,500	\$14,015	\$9,091	33
37-42	3.7%	250	\$41,234	\$10,308,547	\$11,289	\$8,095	39
43-48	3.1%	210	\$94,454	\$19,835,340	\$20,088	\$11,437	45
49-54	3.2%	215	\$32,531	\$6,994,092	\$23,927	\$5,558	51
55-60	2.0%	136	\$79,571	\$10,821,627	\$28,201	\$11,875	57
61-65	1.9%	129	\$52,901	\$6,824,182	\$28,979	\$10,301	64
67-72	1.2%	80	\$163,759	\$13,100,714	\$9,322	\$1,599	70
73-78	1.1%	77	\$21,679	\$1,669,276	\$27,426	\$5,774	75
79-84	0.7%	47	\$31,056	\$1,459,620	\$15,375	\$14,596	82
85-90	0.7%	46	\$87,090	\$4,006,151	\$17,334	\$6,135	87
91-96	0.5%	36	\$583,219	\$20,995,878	\$92,484	\$6,817	93
97-102	0.3%	20	\$18,847	\$376,931	\$14,641	\$800	99
103-108	0.3%	19	\$39,237	\$745,508	\$40,740	\$105	105
Greater than 108	2.8%	189	\$85,915	\$16,237,986	\$122,242	\$1,733	180
Total	100%	6,704	\$35,645	\$238,964,082	\$11,877	\$6,294	24

PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE

(Derived from the Page 19 Supplement)

The tables in this section were generated by using the Missouri Page 19 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred, and a loss ratio. This table is presented by descending order of market share.

Change in Missouri Premium - Currently Active Companies Only						
Insurer Name	Premium 2021	% Change from 2020	Premium 2020	% Change from 2019	Premium 2019	% Change from 2018
Ace American Insurance Company	\$930,818	8.6%	\$856,890	-25.6%	\$1,151,473	1293.0%
Ace Property And Casualty Insurance Company	\$377,464	42.6%	\$264,717	130.8%	\$114,683	266.2%
Acuity A Mutual Insurance Company	\$389,061	22.5%	\$317,521	10.2%	\$288,260	7.7%
Addison Insurance Company	\$605,292	-17.5%	\$733,955	-14.1%	\$854,032	-7.0%
Allianz Global Risks Us Insurance Company	\$3,956,697	8.1%	\$3,658,825	41.6%	\$2,583,861	-16.3%
Allstate Insurance Company	\$1,606	-48.5%	\$3,120	-16.4%	\$3,734	-33.2%
Amco Insurance Company	\$370,988	11.0%	\$334,287	-10.4%	\$373,241	65.9%
American Casualty Company Of Reading PA	\$62,674	39.5%	\$44,935	33.9%	\$33,548	137.7%
American Family Mutual Insurance Company S.I.	\$7,079	-46.9%	\$13,332	2.5%	\$13,013	-21.8%
American Fire & Casualty Company	\$2,919	65.4%	\$1,765	-13.3%	\$2,036	-170.2%
American Guarantee & Liability Insurance Company	\$3,159	-99.9%	\$3,986,590	139.8%	\$1,662,341	49.7%
American Hallmark Insurance Company Of Texas	\$426	49.5%	\$285	-1.0%	\$288	0.0%
American Zurich Insurance Company	\$12,060	-46.7%	\$22,638	-299.2%	-\$11,366	-121.3%
Amerisure Insurance Company	\$183,405	8.0%	\$169,756	-16.6%	\$203,483	113.7%
Amerisure Mutual Insurance Company	\$59,778	-2.0%	\$61,018	55.0%	\$39,357	91.9%
Amtrust Insurance Company Of Kansas Inc	\$639	-175.0%	-\$852	-139.5%	\$2,155	-30.9%
Arch Insurance Company	\$483,049	52.2%	\$317,467	5.0%	\$302,311	-17.8%
Association Casualty Insurance Company	\$63,084	46.9%	\$42,954	291.9%	\$10,960	-34.9%
Atlantic Specialty Insurance Company	\$194,609	24.4%	\$156,490	-1.5%	\$158,894	-42.8%
Austin Mutual Insurance Company	\$231,539	54.2%	\$150,160	28.0%	\$117,357	34.1%
Berkley National Insurance Company	\$12	33.3%	\$9	12.5%	\$8	14.3%
Berkshire Hathaway Direct Insurance Company	\$13,729	228716.7%	\$6			
Berkshire Hathaway Homestate Insurance Compan	\$1,175	-1.6%	\$1,194	8.4%	\$1,101	-17.6%

Change in Missouri Premium - Currently Active Companies Only						
Insurer Name	Premium 2021	% Change from 2020	Premium 2020	% Change from 2019	Premium 2019	% Change from 2018
Capitol Indemnity Corporation	\$2	-99.9%	\$3,396	-49.3%	\$6,698	10.4%
Charter Oak Fire Insurance Co The	\$55,320	0.5%	\$55,036	-78.2%	\$252,715	-4.3%
Chubb Indemnity Insurance Company	\$20					
Cincinnati Casualty Company The	\$448,016	30.4%	\$343,642	19.0%	\$288,796	18.0%
Cincinnati Indemnity Company Inc	\$90,748	4.5%	\$86,855	9.6%	\$79,246	-9.1%
Cincinnati Insurance Company The	\$1,469,248	20.5%	\$1,219,364	-30.9%	\$1,765,608	32.9%
Citizens Insurance Company Of America	\$59,048	-25.3%	\$79,046	-28.2%	\$110,018	52.8%
Columbia Mutual Insurance Company	\$314,535	20.6%	\$260,710	5.2%	\$247,858	14.2%
Columbia National Insurance Company	\$271	10.2%	\$246			
Commerce And Industry Insurance Co	\$156,266	69661.6%	\$224	-43.4%	\$396	6.7%
Continental Casualty Company	\$491,384	13.5%	\$433,100	-24.9%	\$576,615	-27.1%
Continental Insurance Company The	\$15,767	-78.2%	\$72,185	93.5%	\$37,305	-51.4%
Continental Western Insurance Company	\$7,097	-1525.1%	-\$498	-108.0%	\$6,223	2.4%
Contractors Bonding & Insurance Company	\$110	0.0%	\$110	-90.6%	\$1,169	-88.7%
Country Mutual Insurance Company	\$46,749	78.5%	\$26,191	32.8%	\$19,719	1.2%
Crestbrook Insurance Company	\$196,915	463.8%	\$34,927	170.9%	\$12,892	
Depositors Insurance Company	\$167,920	-12.3%	\$191,452	0.9%	\$189,819	-36.5%
Electric Insurance Company	\$55,326	-145.2%	-\$122,276	-251.0%	\$80,984	60.1%
Emc Property & Casualty Company	\$25,459	-51.0%	\$51,920	54.2%	\$33,660	-8.6%
Emcasco Insurance Company	\$352,203	49.4%	\$235,727	0.7%	\$234,064	7.9%
Employers Insurance Company Of Wausau	\$371	-75.1%	\$1,487	-58.3%	\$3,566	-78.5%
Employers Mutual Casualty Company	\$230,139	-14.6%	\$269,406	4.9%	\$256,830	-16.6%
Everest National Insurance Company	\$1,647,974	84.1%	\$895,174	-18.4%	\$1,096,774	46.2%
Everest Premier Insurance Company	\$493	-9.2%	\$543	32.1%	\$411	
Executive Risk Indemnity Inc	\$136,479	-0.6%	\$137,248	89.9%	\$72,265	885.5%
Farmers Insurance Exchange	\$796	4.6%	\$761	-35.2%	\$1,174	1.3%
Fcci Insurance Company	\$9,409	-290.4%	-\$4,942	-570.7%	\$1,050	-98.0%

Change in Missouri Premium - Currently Active Companies Only						
Insurer Name	Premium 2021	% Change from 2020	Premium 2020	% Change from 2019	Premium 2019	% Change from 2018
Federal Insurance Company	\$1,390,197	-0.8%	\$1,401,622	-13.1%	\$1,612,505	-4.9%
Federated Mutual Insurance Company	\$890,391	28.6%	\$692,419	10.7%	\$625,257	-14.4%
Federated Reserve Insurance Company	\$176,752	36.3%	\$129,668	74.1%	\$74,479	2229.7%
Federated Service Insurance Company	\$469,586	115.9%	\$217,517	10.0%	\$197,664	-26.8%
Fidelity And Guaranty Insurance Company	\$21,729	4988.8%	\$427			
Firemans Fund Insurance Company	\$5,117	-89.6%	\$49,319	-67.0%	\$149,319	471.6%
Firemens Insurance Company Of Washington Dc	\$1,626	-86.0%	\$11,598	7.2%	\$10,821	46.6%
First Liberty Insurance Corp The	\$12,002	-51.9%	\$24,954	164.2%	\$9,444	-905.8%
Florists Mutual Insurance Company	\$23,095	6.6%	\$21,657	-8.8%	\$23,749	56.1%
General Casualty Company Of Wisconsin	\$11,183	211.0%	\$3,596	-38.4%	\$5,836	-72.6%
Granite State Insurance Company	\$95					
Great American Assurance Company	\$503					
Great American Insurance Company	\$592	59100.0%	\$1			
Great Northern Insurance Company	\$394,514	-29.6%	\$560,283	-3.7%	\$581,817	33.3%
Greenwich Insurance Company	\$831	-35.4%	\$1,286	154.2%	\$506	-182.7%
Grinnell Mutual Reinsurance Company	\$1,018,452	22.1%	\$834,426	10.9%	\$752,502	0.6%
Hanover Insurance Company The	\$93,504	-10.5%	\$104,445	27.3%	\$82,029	-0.8%
Harco National Insurance Company	\$11,586	32.6%	\$8,738	-9.8%	\$9,687	30.3%
Harleysville Insurance Company	\$12,580	6.7%	\$11,793	4.8%	\$11,249	9.1%
Hartford Accident & Indemnity Co	\$68,031	-28.4%	\$95,076	3.0%	\$92,264	32.3%
Hartford Casualty Insurance Co	\$21,433	-88.9%	\$193,290	74.8%	\$110,551	6.2%
Hartford Fire Insurance Company	\$2,238,824	115.6%	\$1,038,637	17.5%	\$883,767	-23.2%
Hartford Underwriters Insurance Company	\$4,845	-27.7%	\$6,699	196.7%	\$2,258	-68.7%
Hdi Global Insurance Company	\$249,105	-46.8%	\$467,924	66.1%	\$281,782	-22.2%
Indemnity Insurance Company Of North America	\$11,291	431.8%	\$2,123	-42.2%	\$3,676	-4.8%
Insurance Company Of The State Of Pennsylvania	\$36	-113.0%	-\$276	-143.3%	\$637	-92.2%
Liberty Insurance Corporation	\$1,354,268	1547.2%	\$82,215	-25.6%	\$110,467	-13.4%

Change in Missouri Premium - Currently Active Companies Only						
Insurer Name	Premium 2021	% Change from 2020	Premium 2020	% Change from 2019	Premium 2019	% Change from 2018
Liberty Mutual Fire Insurance Company	\$1,014,238	-28.8%	\$1,424,889	54.6%	\$921,498	-23.2%
Liberty Mutual Insurance Company	\$2	-99.9%	\$2,828	214.2%	\$900	-58.4%
Lititz Mutual Insurance Company	\$327	0.0%	\$327	0.0%	\$327	-89.6%
Lm Insurance Corporation	\$225,471	-31.6%	\$329,535	35.0%	\$244,176	-21.6%
Markel Insurance Company	\$6,578	1062.2%	\$566	28200.0%	\$2	-99.8%
Massachusetts Bay Insurance Company	\$69,769	40.9%	\$49,523	17.7%	\$42,067	-8.9%
Medmarc Casualty Insurance Company	\$368,319	-8.8%	\$404,072	14.8%	\$351,832	-7.9%
Mid-Continent Assurance Company	\$61,221	4.8%	\$58,417	-10.5%	\$65,291	42.4%
Mid-Continent Casualty Company	\$377,021	14.5%	\$329,304	25.9%	\$261,540	4.5%
Middlesex Insurance Company	\$4,223	33.0%	\$3,174	249.6%	\$908	
Mitsui Sumitomo Insurance Company Of America	\$49	-97.8%	\$2,270	-8.9%	\$2,493	-205.5%
Mitsui Sumitomo Insurance Usa Inc	\$112,265	11.7%	\$100,506	286.1%	\$26,033	-8.2%
Monroe Guaranty Insurance Company	\$19,921	113.9%	\$9,313	-16.8%	\$11,198	-11.6%
National American Insurance Company	\$50,911	26.7%	\$40,190	178.2%	\$14,444	-21.6%
National Casualty Company	\$65,893	16752.4%	\$391	1.0%	\$387	6.0%
National Fire Insurance Company Of Hartford	\$150,032	202.0%	\$49,686	-82.2%	\$278,356	47.9%
National Indemnity Company	\$4,377	-0.2%	\$4,384	-24.1%	\$5,776	3.4%
National Union Fire Insurance Company Of Pitt	\$1,100,374	1713.5%	\$60,676	217.7%	\$19,098	636.0%
Nationwide Agribusiness Insurance Company	\$1,301,917	60.5%	\$811,338	-43.2%	\$1,428,239	-9.0%
Nationwide Mutual Insurance Company	\$147,495	-52.3%	\$308,959	-49.8%	\$615,518	373.7%
North River Insurance Company The	\$96,337	30.6%	\$73,755	-19.3%	\$91,446	-12.2%
Northland Insurance Company	\$158	0.0%	\$158	0.0%	\$158	0.0%
Ohio Casualty Insurance Company	\$38,044	-18.5%	\$46,672	-22.2%	\$59,999	-4.6%
Ohio Security Insurance Company	\$404,444	17.8%	\$343,186	-14.2%	\$400,208	22.9%
Old Republic Insurance Company	\$10,010	-78.4%	\$46,351	-61.7%	\$121,054	100.1%
Pacific Employers Insurance Company	\$15,701	224.4%	\$4,840			
Pacific Indemnity Company	\$15,000	0.0%	\$15,000	0.0%	\$15,000	0.0%

Change in Missouri Premium - Currently Active Companies Only						
Insurer Name	Premium 2021	% Change from 2020	Premium 2020	% Change from 2019	Premium 2019	% Change from 2018
Penn Millers Insurance Company	\$775,066	18.9%	\$651,805	-6.4%	\$696,523	4.7%
Pennsylvania Lumbersmens Mutual Insurance Comp	\$324,595	-24.8%	\$431,383	77.2%	\$243,436	-32.6%
Pennsylvania Manufacturers Association Insura	\$8,759	9.6%	\$7,994	-24.1%	\$10,539	-78.0%
Pennsylvania National Mutual Casualty Insurance Company	\$1,196	5.6%	\$1,133			
Phoenix Insurance Company The	\$232,534	-18.5%	\$285,185	-9.5%	\$315,286	-3.4%
Proassurance Indemnity Company Inc	\$3,980					
Qbe Insurance Corporation	\$337	-113.6%	-\$2,475	-113.9%	\$17,756	
Regent Insurance Company	\$2,454	-712.0%	-\$401	-107.9%	\$5,101	463.6%
Safety National Casualty Corporation	\$70,517	-4.3%	\$73,704	17.4%	\$62,759	70.4%
Secura Insurance A Mutual Company	\$1,195,731	10.7%	\$1,080,466	5.8%	\$1,020,842	47.5%
Secura Supreme Insurance Company	\$558,186	17.1%	\$476,603	13.3%	\$420,553	19.4%
Security National Insurance Company	\$581	102.4%	\$287	-8.3%	\$313	-416.2%
Selective Insurance Company Of America	\$432,668	-18.8%	\$533,077	1.1%	\$527,040	-9.0%
Selective Insurance Company Of South Carolina	\$457,626	46.6%	\$312,124	-21.9%	\$399,747	-2.4%
Selective Insurance Company Of The Southeast	\$194,228	-6.3%	\$207,239	-1.7%	\$210,818	6.4%
Sentry Insurance A Mutual Company	\$899,942	31.7%	\$683,553	-6.9%	\$734,018	-16.7%
Sentry Select Insurance Company	\$355,263	51.9%	\$233,952	-19.0%	\$288,971	-4.8%
Shelter Mutual Insurance Company	\$66,755	6.9%	\$62,463	-1.1%	\$63,131	8.9%
Sompo America Insurance Company	\$46,240	-59.4%	\$113,984	208.0%	\$37,004	-83.3%
St Paul Fire & Marine Insurance Company	\$17,835	112.5%	\$8,392	6.8%	\$7,856	-46.4%
St Paul Mercury Insurance Company	\$1,062	226.8%	\$325	-585.1%	-\$67	-134.4%
Standard Fire Insurance Company	\$708					
Starr Indemnity & Liability Company	\$113,640	7.3%	\$105,920	153.6%	\$41,770	-9746.7%
State Auto Property & Casualty Insurance Comp	\$431,532	0.1%	\$431,211	82.6%	\$236,184	19.0%
State Automobile Mutual Insurance Company	\$39,058	46.9%	\$26,597	-32.3%	\$39,277	-13.6%
Tokio Marine America Insurance Company	\$27,997	20.3%	\$23,265	45.5%	\$15,992	-15.2%
Transportation Insurance Company	\$19,706	-0.2%	\$19,742	32.5%	\$14,899	-43.2%

Change in Missouri Premium - Currently Active Companies Only						
Insurer Name	Premium 2021	% Change from 2020	Premium 2020	% Change from 2019	Premium 2019	% Change from 2018
Travelers Indemnity Company	\$64,174	-36.3%	\$100,684	-39.8%	\$167,221	-34.3%
Travelers Indemnity Company Of America	\$51,985	577.9%	\$7,668	3338.6%	\$223	-99.2%
Travelers Indemnity Company Of Connecticut	\$119,192	59.9%	\$74,547	75.4%	\$42,503	-67.7%
Travelers Property Casualty Company Of Americ	\$1,508,454	10.9%	\$1,360,112	18.7%	\$1,145,603	7.0%
Tri State Insurance Company Of Minnesota	\$5,965	-43.8%	\$10,617	-12.5%	\$12,139	-42.5%
Truck Insurance Exchange	\$1				\$2,332	6.0%
Twin City Fire Insurance Company	\$499,737	-7.3%	\$538,803	-44.2%	\$965,042	11.1%
Union Insurance Company	\$1,319	-77.0%	\$5,729	276.9%	\$1,520	-17.9%
Union Insurance Company Of Providence	\$65,323	-31.4%	\$95,266	-62.7%	\$255,090	11.5%
United Fire And Casualty Company	\$3,061,680	-19.0%	\$3,781,993	-9.5%	\$4,181,189	5.5%
United States Fire Insurance Company	\$23,365	-63.9%	\$64,793	-33.3%	\$97,070	-42.4%
United States Liability Insurance Company	\$90,166	-1.2%	\$91,292	-21.0%	\$115,624	-10.7%
Valley Forge Insurance Company	\$45,763	22.1%	\$37,475	-23.2%	\$48,823	-30.1%
Vigilant Insurance Company	\$1,477	-12.8%	\$1,693	-32.1%	\$2,493	21.6%
Watford Insurance Company	\$3,732	135.9%	\$1,582			
Wesco Insurance Company	\$1,132	30.6%	\$867	-98.4%	\$54,619	-27.3%
West Bend Mutual Insurance Company	\$788,760	26.2%	\$624,790	-12.5%	\$714,383	8.7%
Westchester Fire Insurance Company	\$2,113	30.0%	\$1,626	513.6%	\$265	-98.0%
Westfield Insurance Company	\$984	-18.7%	\$1,211	-28.4%	\$1,691	
Westport Insurance Corporation	\$10,575	118.6%	\$4,837			
Xl Insurance America Inc	\$45,497	-2275.8%	-\$2,091	-102.2%	\$96,699	
Zurich American Insurance Company	\$1,455,336	1130.0%	\$118,320	-88.9%	\$1,065,754	22.5%
Zurich American Insurance Company Of Illinois	\$132	-69.9%	\$438	-7400.0%	-\$6	-131.6%
Total	\$40,751,072	-1.4%	\$41,332,167	5.3%	\$39,237,538	6.0%

Market Share, 2021						
Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
Allianz Global Risks Us Insurance Company	9.7%	3,956,697.00	3,590,209.00	0.00	1,343,467.00	37.4%
United Fire And Casualty Company	7.5%	\$3,061,680	\$3,328,492	\$3,572,327	\$2,124,371	63.8%
Hartford Fire Insurance Company	5.5%	\$2,238,824	\$2,077,160	\$125,638	\$591,106	28.5%
Everest National Insurance Company	4.0%	\$1,647,974	\$1,498,384	\$0	\$683,615	45.6%
Travelers Property Casualty Company Of America	3.7%	\$1,508,454	\$1,304,546	\$2,168,134	\$4,401,376	337.4%
Cincinnati Insurance Company The	3.6%	\$1,469,248	\$1,382,785	\$92,623	\$103,774	7.5%
Zurich American Insurance Company	3.6%	\$1,455,336	\$1,104,177	\$247,897	-\$2,404,752	-217.8%
Federal Insurance Company	3.4%	\$1,390,197	\$1,362,750	\$84,256	\$975,689	71.6%
Liberty Insurance Corporation	3.3%	\$1,354,268	\$1,362,345	\$1,552	\$12,730	0.9%
Nationwide Agribusiness Insurance Company	3.2%	\$1,301,917	\$1,236,884	\$299,199	-\$7,891	-0.6%
Secura Insurance Company	2.9%	\$1,195,731	\$1,138,187	\$253,445	\$1,418,637	124.6%
National Union Fire Insurance Company Of Pittsburg Pa	2.7%	\$1,100,374	\$1,044,565	\$38,453	\$420,243	40.2%
Grinnell Mutual Reinsurance Company	2.5%	\$1,018,452	\$937,463	\$154,768	\$112,100	12.0%
Liberty Mutual Fire Insurance Company	2.5%	\$1,014,238	\$1,304,406	\$533,337	\$778,726	59.7%
Ace American Insurance Company	2.3%	\$930,818	\$1,081,634	\$75,262	\$247,518	22.9%
Sentry Insurance Company	2.2%	\$899,942	\$818,809	-\$33,362	\$177,870	21.7%
Federated Mutual Insurance Company	2.2%	\$890,391	\$817,355	\$393,129	-\$249,299	-30.5%
West Bend Mutual Insurance Company	1.9%	\$788,760	\$769,991	\$100,981	\$920,479	119.5%
Penn Millers Insurance Company	1.9%	\$775,066	\$709,502	\$0	\$206,966	29.2%
Addison Insurance Company	1.5%	\$605,292	\$656,387	\$323,926	\$741,592	113.0%
Secura Supreme Insurance Company	1.4%	\$558,186	\$503,315	\$0	\$151,499	30.1%
Twin City Fire Insurance Company	1.2%	\$499,737	\$500,685	\$320,000	-\$691,199	-138.1%
Continental Casualty Company	1.2%	\$491,384	\$442,854	\$47,209	-\$208,139	-47.0%
Arch Insurance Company	1.2%	\$483,049	\$415,599	\$0	-\$67,998	-16.4%
Federated Service Insurance Company	1.2%	\$469,586	\$285,133	\$16,906	\$53,467	18.8%
Selective Insurance Company Of South Carolina	1.1%	\$457,626	\$365,640	\$1,058,473	\$838,935	229.4%

Market Share, 2021						
Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
Cincinnati Casualty Company The	1.1%	\$448,016	\$430,864	\$0	\$286,850	66.6%
Selective Insurance Company Of America	1.1%	\$432,668	\$511,425	\$70,225	-\$90,772	-17.7%
State Auto Property & Casualty Insurance Company	1.1%	\$431,532	\$461,966	\$52,159	\$197,766	42.8%
Ohio Security Insurance Company	1.0%	\$404,444	\$415,227	\$8,568	\$195,963	47.2%
Great Northern Insurance Company	1.0%	\$394,514	\$475,313	\$0	\$248,898	52.4%
Acuity A Mutual Insurance Company	1.0%	\$389,061	\$357,094	\$32,259	-\$364,440	-102.1%
Ace Property And Casualty Insurance Company	0.9%	\$377,464	\$324,834	\$0	\$92,596	28.5%
Mid-Continent Casualty Company	0.9%	\$377,021	\$367,304	\$127,359	-\$223,496	-60.8%
Amco Insurance Company	0.9%	\$370,988	\$382,982	\$0	\$70,806	18.5%
Medmarc Casualty Insurance Company	0.9%	\$368,319	\$371,574	\$0	\$18,613	5.0%
Sentry Select Insurance Company	0.9%	\$355,263	\$333,772	\$0	-\$10,320	-3.1%
Emcasco Insurance Company	0.9%	\$352,203	\$339,758	\$5,000	\$135,345	39.8%
Pennsylvania Lumbermens Mutual Insurance Company	0.8%	\$324,595	\$391,805	\$95,000	\$518,157	132.2%
Columbia Mutual Insurance Company	0.8%	\$314,535	\$287,621	\$13,178	\$77,233	26.9%
Hdi Global Insurance Company	0.6%	\$249,105	\$327,161	\$91,216	-\$70,928	-21.7%
Phoenix Insurance Company The	0.6%	\$232,534	\$223,647	\$269,841	\$677,489	302.9%
Austin Mutual Insurance Company	0.6%	\$231,539	\$190,711	\$0	\$28,715	15.1%
Employers Mutual Casualty Company	0.6%	\$230,139	\$280,651	\$130,071	\$138,810	49.5%
Lm Insurance Corporation	0.6%	\$225,471	\$278,146	\$500	\$211,409	76.0%
Crestbrook Insurance Company	0.5%	\$196,915	\$126,696	\$0	\$18,178	14.3%
Atlantic Specialty Insurance Company	0.5%	\$194,609	\$189,717	\$0	\$8,701	4.6%
Selective Insurance Company Of The Southeast	0.5%	\$194,228	\$199,137	\$0	\$22,174	11.1%
Amerisure Insurance Company	0.5%	\$183,405	\$175,585	\$0	-\$24,477	-13.9%
Federated Reserve Insurance Company	0.4%	\$176,752	\$165,416	\$117	\$16,334	9.9%
Depositors Insurance Company	0.4%	\$167,920	\$169,328	\$38,218	\$91,517	54.0%
Commerce And Industry Insurance Co	0.4%	\$156,266	\$78,712	\$210,220	-\$9,654	-12.3%
National Fire Insurance Company Of Hartford	0.4%	\$150,032	\$146,564	\$30,000	\$195,154	133.2%
Nationwide Mutual Insurance Company	0.4%	\$147,495	\$280,171	\$1,432	\$83,146	29.7%

Market Share, 2021						
Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
Executive Risk Indemnity Inc	0.3%	\$136,479	\$121,546	\$0	\$23,443	19.3%
Travelers Indemnity Company Of Connecticut	0.3%	\$119,192	\$129,475	\$193,361	\$60,731	46.9%
Starr Indemnity & Liability Company	0.3%	\$113,640	\$118,353	\$0	-\$1,469	-1.2%
Mitsui Sumitomo Insurance Usa Inc	0.3%	\$112,265	\$123,465	\$0	\$27,532	22.3%
North River Insurance Company The	0.2%	\$96,337	\$70,103	\$0	-\$41,400	-59.1%
Hanover Insurance Company The	0.2%	\$93,504	\$105,919	\$0	\$320,317	302.4%
Cincinnati Indemnity Company Inc	0.2%	\$90,748	\$78,894	\$107,018	\$20,441	25.9%
United States Liability Insurance Company	0.2%	\$90,166	\$86,375	\$0	-\$10,885	-12.6%
Safety National Casualty Corporation	0.2%	\$70,517	\$68,614	\$0	\$31,171	45.4%
Massachusetts Bay Insurance Company	0.2%	\$69,769	\$56,268	\$3,857	\$34,667	61.6%
Hartford Accident & Indemnity Co	0.2%	\$68,031	\$63,500	\$90,354	-\$30,179	-47.5%
Shelter Mutual Insurance Company	0.2%	\$66,755	\$66,465	\$0	\$0	0.0%
National Casualty Company	0.2%	\$65,893	\$63,041	\$0	\$21,368	33.9%
Union Insurance Company Of Providence	0.2%	\$65,323	\$127,362	\$4,703	\$62,212	48.8%
Travelers Indemnity Company	0.2%	\$64,174	\$58,760	\$15,000	\$293,740	499.9%
Association Casualty Insurance Company	0.2%	\$63,084	\$49,127	\$0	\$15,997	32.6%
American Casualty Company Of Reading Pennsylvania	0.2%	\$62,674	\$56,525	\$0	\$44,674	79.0%
Mid-Continent Assurance Company	0.2%	\$61,221	\$57,142	\$0	\$886,926	1552.1%
Amerisure Mutual Insurance Company	0.1%	\$59,778	\$77,825	\$0	\$159,471	204.9%
Citizens Insurance Company Of America	0.1%	\$59,048	\$76,801	\$0	\$16,055	20.9%
Electric Insurance Company	0.1%	\$55,326	\$55,326	-\$4,776	-\$82,710	-149.5%
Charter Oak Fire Insurance Co The	0.1%	\$55,320	\$52,388	\$34,822	-\$215,068	-410.5%
Travelers Indemnity Company Of America	0.1%	\$51,985	\$30,213	\$37,500	-\$14,406	-47.7%
National American Insurance Company	0.1%	\$50,911	\$37,328	\$0	\$5,314	14.2%
Country Mutual Insurance Company	0.1%	\$46,749	\$37,984	\$0	\$3,659	9.6%
Sompo America Insurance Company	0.1%	\$46,240	\$40,816	\$0	-\$141,352	-346.3%
Valley Forge Insurance Company	0.1%	\$45,763	\$52,530	\$0	\$249,418	474.8%
Xl Insurance America Inc	0.1%	\$45,497	\$42,155	\$0	\$450,736	1069.2%

Market Share, 2021						
Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
State Automobile Mutual Insurance Company	0.1%	\$39,058	\$38,985	\$0	-\$5,660	-14.5%
Ohio Casualty Insurance Company	0.1%	\$38,044	\$54,697	\$1,500	\$49,798	91.0%
Tokio Marine America Insurance Company	0.1%	\$27,997	\$23,883	\$0	-\$6,461	-27.1%
Emc Property & Casualty Company	0.1%	\$25,459	\$19,215	\$0	-\$5,344	-27.8%
United States Fire Insurance Company	0.1%	\$23,365	\$42,526	\$5,213	\$131,470	309.2%
Florists Mutual Insurance Company	0.1%	\$23,095	\$20,838	\$0	\$9,550	45.8%
Fidelity And Guaranty Insurance Company	0.1%	\$21,729	\$12,061	\$0	\$13,392	111.0%
Hartford Casualty Insurance Co	0.1%	\$21,433	\$4,735	\$0	\$34,513	728.9%
Monroe Guaranty Insurance Company	0.0%	\$19,921	\$15,115	\$0	\$909	6.0%
Transportation Insurance Company	0.0%	\$19,706	\$20,449	\$0	-\$1,029,578	-5034.9%
St Paul Fire & Marine Insurance Company	0.0%	\$17,835	\$15,449	\$248,583	\$488,770	3163.8%
Continental Insurance Company The	0.0%	\$15,767	\$31,308	\$22,064	-\$498,676	-1592.8%
Pacific Employers Insurance Company	0.0%	\$15,701	\$13,367	\$0	\$4,810	36.0%
Pacific Indemnity Company	0.0%	\$15,000	\$15,591	\$0	\$32,652	209.4%
Berkshire Hathaway Direct Insurance Company	0.0%	\$13,729	\$5,835	\$0	\$2,302	39.5%
Harleysville Insurance Company	0.0%	\$12,580	\$12,126	\$0	-\$287	-2.4%
American Zurich Insurance Company	0.0%	\$12,060	\$11,999	\$0	-\$1,477	-12.3%
First Liberty Insurance Corp The	0.0%	\$12,002	\$17,597	\$2,500	\$6,513	37.0%
Harco National Insurance Company	0.0%	\$11,586	\$8,549	\$0	-\$4,927	-57.6%
Indemnity Insurance Company Of North America	0.0%	\$11,291	\$9,612	\$0	\$2,001	20.8%
General Casualty Company Of Wisconsin	0.0%	\$11,183	\$8,242	\$0	\$7,412	89.9%
Westport Insurance Corporation	0.0%	\$10,575	\$10,169	\$0	\$2,492	24.5%
Old Republic Insurance Company	0.0%	\$10,010	\$9,748	\$0	-\$130,710	-1340.9%
Fcci Insurance Company	0.0%	\$9,409	\$7,670	\$0	-\$10,198	-133.0%
Pennsylvania Manufacturers Association Insurance Company	0.0%	\$8,759	\$8,701	\$15,850	\$35,681	410.1%
Continental Western Insurance Company	0.0%	\$7,097	\$3,488	\$0	\$399	11.4%
American Family Mutual Insurance Company S.I.	0.0%	\$7,079	\$8,646	\$853	-\$20,765	-240.2%

Market Share, 2021						
Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
Markel Insurance Company	0.0%	\$6,578	\$3,489	\$0	\$1,032	29.6%
Tri State Insurance Company Of Minnesota	0.0%	\$5,965	\$5,685	\$0	\$0	0.0%
Firemans Fund Insurance Company	0.0%	\$5,117	\$4,633	\$0	\$516,938	11157.7%
Hartford Underwriters Insurance Company	0.0%	\$4,845	\$5,510	\$0	-\$284	-5.2%
National Indemnity Company	0.0%	\$4,377	\$3,921	-\$1,957	\$15,863	404.6%
Middlesex Insurance Company	0.0%	\$4,223	\$3,583	\$0	\$848	23.7%
Proassurance Indemnity Company Inc	0.0%	\$3,980	\$4,204	\$0	\$2,056	48.9%
Watford Insurance Company	0.0%	\$3,732	\$4,062	\$0	\$315	7.8%
American Guarantee & Liability Insurance Company	0.0%	\$3,159	\$2,400,832	\$0	-\$646,897	-26.9%
American Fire & Casualty Company	0.0%	\$2,919	\$2,855	\$0	-\$3,186	-111.6%
Regent Insurance Company	0.0%	\$2,454	\$2,448	\$15,000	\$30,996	1266.2%
Westchester Fire Insurance Company	0.0%	\$2,113	\$1,666	\$0	\$450,362	27032.5%
Firemens Insurance Company Of Washington Dc	0.0%	\$1,626	\$6,805	\$0	\$0	0.0%
Allstate Insurance Company	0.0%	\$1,606	\$3,103	\$0	\$7,458,309	240358.0%
Vigilant Insurance Company	0.0%	\$1,477	\$1,637	\$0	-\$68,164	-4164.0%
Union Insurance Company	0.0%	\$1,319	\$4,940	\$0	\$896	18.1%
Pennsylvania National Mutual Casualty Insurance Company	0.0%	\$1,196	\$1,183	\$0	\$0	0.0%
Berkshire Hathaway Homestate Insurance Company	0.0%	\$1,175	\$1,202	\$0	\$22	1.8%
Wesco Insurance Company	0.0%	\$1,132	\$1,086	\$125	-\$80,604	-7422.1%
St Paul Mercury Insurance Company	0.0%	\$1,062	\$616	\$0	-\$15,576	-2528.6%
Westfield Insurance Company	0.0%	\$984	\$1,203	\$0	-\$66	-5.5%
Greenwich Insurance Company	0.0%	\$831	\$1,224	\$0	\$101,729	8311.2%
Farmers Insurance Exchange	0.0%	\$796	\$688	\$0	-\$9	-1.3%
Standard Fire Insurance Company	0.0%	\$708	\$111	\$0	\$528	475.7%
Amtrust Insurance Company	0.0%	\$639	\$600	\$0	-\$795	-132.5%
Great American Insurance Company	0.0%	\$592	\$364	\$5,350	\$4,813	1322.3%
Security National Insurance Company	0.0%	\$581	\$511	-\$3,045	\$28,642	5605.1%

Market Share, 2021						
Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
Great American Assurance Company	0.0%	\$503	\$193	\$0	\$32	16.6%
Everest Premier Insurance Company	0.0%	\$493	\$515	\$0	\$109	21.2%
American Hallmark Insurance Company Of Texas	0.0%	\$426	\$225	\$0	\$47	20.9%
Employers Insurance Company Of Wausau	0.0%	\$371	-\$459	\$0	-\$56,876	12391.3%
Qbe Insurance Corporation	0.0%	\$337	\$255	\$0	-\$4,687	-1838.0%
Lititz Mutual Insurance Company	0.0%	\$327	\$327	\$0	\$0	0.0%
Columbia National Insurance Company	0.0%	\$271	\$260	\$0	\$54	20.8%
Northland Insurance Company	0.0%	\$158	\$158	\$0	\$176	111.4%
Zurich American Insurance Company Of Illinois	0.0%	\$132	\$143	\$0	-\$32	-22.4%
Contractors Bonding & Insurance Company	0.0%	\$110	\$110	\$0	-\$4,930	-4481.8%
Granite State Insurance Company	0.0%	\$95	\$86	\$0	-\$54,664	-63562.8%
Mitsui Sumitomo Insurance Company Of America	0.0%	\$49	\$609	\$0	-\$5,298	-870.0%
Insurance Company Of The State Of Pennsylvania	0.0%	\$36	\$36	\$0	-\$2,312	-6422.2%
Chubb Indemnity Insurance Company	0.0%	\$20	\$4	\$0	\$1	25.0%
Berkley National Insurance Company	0.0%	\$12	\$9	\$0	\$0	0.0%
Capitol Indemnity Corporation	0.0%	\$2	\$1,552	\$0	-\$1,444	-93.0%
Liberty Mutual Insurance Company	0.0%	\$2	\$7,743	-\$18,406	\$75,664	977.2%
Truck Insurance Exchange	0.0%	\$1	\$1	\$0	-\$622	-62200.0%
Farmington Casualty Company	0.0%	-\$19	\$9	\$0	\$107	1188.9%
Hanover American Insurance Company The	0.0%	-\$448	-\$109	\$0	-\$195	178.9%
Illinois National Insurance Company	0.0%	-\$2,017	-\$2,055	\$0	\$32,332	-1573.3%
Philadelphia Indemnity Insurance Company	0.0%	-\$3,415	\$5,824	\$0	-\$3,417	-58.7%
Amerisure Partners Insurance Company	0.0%	-\$3,836	\$1,874	\$0	-\$26,830	-1431.7%
Everest Denali Insurance Company	0.0%	-\$5,883	\$47,778	\$0	-\$6,948	-14.5%
West American Insurance Company	0.0%	-\$6,041	\$11,448	\$0	-\$765	-6.7%
Pennsylvania Manufacturers Indemnity Company	0.0%	-\$6,316	-\$5,233	\$0	-\$8,527	162.9%
National Trust Insurance Company	0.0%	-\$7,937	\$2,463	\$10,000	\$20,471	831.1%
New Hampshire Insurance Company	-0.2%	-\$65,837	-\$65,973	\$0	\$252,739	-383.1%

Market Share, 2021						
Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
Travelers Casualty And Surety Company	-1.6%	-\$642,130	-\$642,130	\$305,182	\$345,523	-53.8%
American Home Assurance Company	-1.7%	-\$701,699	-\$701,699	\$6	-\$5,250	0.7%
Total	100.0%	\$40,751,072	\$41,909,464	\$12,140,173	\$24,855,859	59.3%

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